

In re:  
Eugene Uritsky  
Debtor

Case No. 20-13659-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 15, 2022

User: admin  
Form ID: 318

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Eugene Uritsky, 29 Beverly Hills Drive, Warminster, PA 18974-1400
14565452	M&T Bank, P.O. Box 840, Buffalo, NY 142040-0840

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jul 16 2022 03:53:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Jul 15 2022 23:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Jul 15 2022 23:48:00	United States Trustee, Suite 502, U S Customs House, 200 Chestnut Street, Philadelphia, PA 19106-2908
14548658	Email/PDF: bncnotices@becket-lee.com	Jul 15 2022 23:55:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14536800	+ Email/PDF: bncnotices@becket-lee.com	Jul 15 2022 23:55:42	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14536801	+ EDI: TSYS2	Jul 16 2022 03:53:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14536802	+ EDI: CAPITALONE.COM	Jul 16 2022 03:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14536804	+ EDI: CAPITALONE.COM	Jul 16 2022 03:53:00	Capital One/Dress Barn, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14536806	+ Email/Text: camanagement@mtb.com	Jul 15 2022 23:47:00	Hudson City Savings Ba, Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
14545970	EDI: IRS.COM	Jul 16 2022 03:53:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
14536805	EDI: JPMORGANCHASE	Jul 16 2022 03:53:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14536807	Email/Text: camanagement@mtb.com	Jul 15 2022 23:47:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14536808	+ EDI: MERCEDES	Jul 16 2022 03:53:00	Mercedes-Benz Financial Services, Attn: Bankruptcy, Po Box 685, Roanoke, TX 76262-0685
14536809	EDI: PRA.COM	Jul 16 2022 03:53:00	Portfolio Recovery, Attn: Bankruptcy, 120

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14559706	EDI: PRA.COM		Corporate Blvd, Norfolk, VA 23502
		Jul 16 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14551861	EDI: PENNDEPTREV		
		Jul 16 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14551861	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Jul 15 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14536810	+ EDI: LCITDAUTO		
		Jul 16 2022 03:53:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
14536811	EDI: USBANKARS.COM		
		Jul 16 2022 03:53:00	Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14684677	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov		
		Jul 15 2022 23:48:00	United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14536812	+ EDI: VERIZONCOMB.COM		
		Jul 16 2022 03:53:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
TOTAL: 21			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14536803	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
ANTHONY ST. JOSEPH	on behalf of Creditor United States of America on Behalf of IRS anthony.stjoseph@usdoj.gov mardella.suarez@usdoj.gov,CaseView.ECF@usdoj.gov
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov
ERIK B. JENSEN	on behalf of Debtor Eugene Urisky erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com

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GEORGE M. CONWAY

on behalf of U.S. Trustee United States Trustee george.m.conway@usdoj.gov

JEFFREY M. CARBINO

on behalf of Debtor Eugene Uritsky jeff.carbino@offitkurman.com

LYNN E. FELDMAN

trustee.feldman@rcn.com lfeldman@ecf.axosfs.com

REBECCA ANN SOLARZ

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<u>Eugene Uritsky</u>	Social Security number or ITIN	xxx-xx-0163
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-13659-amc			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eugene Uritsky

7/15/22

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**